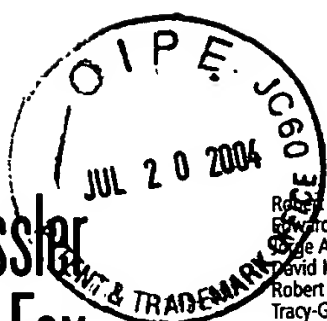




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July 20, 2004

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Commissioner for Patents
PO Box 1450
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Art Unit 3622

Re: U.S. Utility Patent Application
Appl. No. 09/592,086; Filed: June 12, 2000
For: **Apparatus for Preparing Client Communications Involving Financial
Products and Services**
Inventor: Richard Marc LIBMAN
Our Ref: 2176.0010002

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Reply Under 37 C.F.R. § 1.111; and
2. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
July 20, 2004
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,


STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michael Q. Lee
Attorney for Applicant
Registration No. 35,239

MQL:apg
Enclosure

289593_1.DOC



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Richard Marc LIBMAN

Appl. No. 09/592,086

Filed: June 12, 2000

For: **Apparatus for Preparing Client
Communications Involving Financial
Products and Services**

Confirmation No.: 6844

Art Unit: 3622

Examiner: Alvarez, R.

Atty. Docket: 2176.0010002

Reply Under 37 C.F.R. § 1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated **July 12, 2004** (PTO Prosecution File Wrapper Paper No. 07072004), Applicant submits the following Remarks. This Reply is provided in the following format:

- (A) Each section begins on a separate sheet;
- (B) Starting on a separate sheet, a complete listing of all of the claims:
 - in ascending order;
 - with status identifiers; and
 - with markings in the currently amended claims;
- (C) Starting on a separate sheet, the Remarks.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.